

# Shubham Malpani

Quantitative Credit Risk Analyst | PD/LGD/EAD Model Development & Validation | IFRS 9 & Basel III/IV

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Available for relocation

## PROFESSIONAL SUMMARY

Quantitative Credit Risk Analyst with 2+ years at Infospectrum Ltd (acquired by Lloyd's List Intelligence) in counterparty credit risk, regulatory reporting, and COREP/FINREP-aligned deliverables across IFRS 9 and Basel III/IV. Independent researcher: three Python credit risk projects covering PD/LGD/EAD model development and validation, IFRS 9 staging, Basel III IRB benchmarking, and SR 11-7 model risk governance. MSc Banking & International Finance, Bayes Business School; CFA Level II passed.

## EXPERIENCE

### Quantitative Credit Risk Researcher | Independent Research

June 2025 - Present

Remote

- Built Lending Club EL framework (PD/LGD/EAD) on 460,000+ records in Python; WoE/IV pipeline (74 to 17 features), logistic regression scorecard; out-of-sample validation: AUROC 0.702, Gini 40.4%, KS 29.7%; Basel III IRB standards benchmarked
- Developed Home Credit EL pipeline (307,511 applications, 5 relational tables); two-stage LGD model, CCF-based EAD, IFRS 9 staging; AUROC 0.741, Gini 0.481, KS 0.364, EL Rate 0.77%; Basel III IRB validated
- Constructed German Credit PD pipeline; identified a self-referential target variable flaw; applied findings to SR 11-7 and EBA model risk governance principles; Train AUROC 0.657, Test AUROC 0.548, Gini gap 21 points
- Applied full model validation suite across all projects using WoE/IV analysis, CAP curves, AUROC, Gini, KS statistic, and PSI diagnostics; confirmed model stability, calibration, and regulatory alignment with Basel III IRB and IFRS 9 requirements

### Credit Risk Data Analyst | Infospectrum Ltd

Sep 2022 - Dec 2024

London, UK

Flagship provider of counterparty credit risk, due diligence and KYC solutions to the shipping, energy, and commodities markets.

- Engineered an automated reconciliation model for 120+ counterparty entities, reducing data inconsistencies by 40% and reporting discrepancies by 33%, directly improving regulatory reporting accuracy
- Executed due diligence and counterparty credit risk assessments for large-cap firms using 40+ financial ratios across liquidity and solvency dimensions, enhancing risk grading accuracy by 30%
- Led a 3-person analyst team to restructure credit review protocols, increasing operational throughput by 50% and reducing turnaround time for ratings approvals
- Ensured compliance with IFRS 9, IFRS 16, and Basel III/IV regulatory standards across all deliverables, maintaining alignment with COREP/FINREP reporting requirements

## EDUCATION

### CFA Level II Passed | CFA Institute

May 2025

- Strengthened skills in regression, time-series analysis, financial reporting quality, valuation methods and analytical frameworks for cross-sector assessment

### MSc Banking & International Finance | Bayes Business School, City University of London

Sep 2021 - Sep 2022

London, UK

- Director of Research: led a 10-person team on FTSE100 regulatory impact studies; grew society engagement by 130%

### Bachelor of Management Studies (Finance) | K.J. Somaiya, University of Mumbai

Aug 2016 - May 2019

Mumbai, India

## SKILLS

**Programming:** Python (Pandas, NumPy, Scikit-learn, Statsmodels), SQL, Git/GitHub, Advanced Excel (VBA, Macros)

**Risk Modelling:** Credit Risk (PD/LGD/EAD), Model Validation (WOE/IV, Scorecard Development), Stress Testing, Scenario Analysis, Counterparty Risk, ICAAP

**Regulatory:** IFRS 9, IFRS 16, Basel III/IV (CRR III), COREP/FINREP, US GAAP

**Languages:** English (C2 Proficiency) | Hindi (Native) | Dutch (Beginner)

**Interests:** Chess (1250+ rating) | Trekking (12500 feet Himalayan Trek) | Cooking